

EXHIBIT A

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UNITED STATES DISTRICT COURT
DISTRICT OF MASSACHUSETTS

JOSEPHINE B. DONAHUE, ON BEHALF OF
HERSELF AND ALL OTHERS SO
SIMILARLY SITUATED,

Plaintiff,

v.

FEDERAL NATIONAL MORTGAGE
ASSOCIATION AND OCWEN LOAN
SERVICING, LLC,

Defendants.

CIVIL ACTION NO. 17-10635

**SUPPLEMENTAL AFFIDAVIT OF KATHERINE ORTWERTH IN SUPPORT OF
OCWEN LOAN SERVICING, LLC'S MOTION FOR SUMMARY JUDGMENT**

1. I, Katherine Ortwerth, after being duly sworn, states as follows:
2. I am employed as a Senior Loan Analyst for Ocwen Financial Corporation, whose indirect subsidiary is Ocwen Loan Servicing, LLC ("Ocwen"). Ocwen was the holder of the mortgage loan ("Mortgage") executed by the borrower, Josephine B. Donahue (the "Borrower"), prior to the foreclosure that is the subject of this litigation. Ocwen was the highest bidder at the foreclosure auction. I make this supplemental affidavit in further support of the Motion for Summary Judgment filed by Ocwen.
3. In the ordinary course of my work for Ocwen, my duties include reviewing and analyzing the business and loan records for loans serviced by Ocwen. In this regard, I am familiar with Ocwen's books and records concerning these loans, as well as the manner in which these documents are maintained and stored. I am also familiar with the procedure followed by Ocwen for mailing certified letters to the borrowers inviting them to a face-to-face meeting

("HUD Face-to-Face Letter") and the referral of such matters to Ocwen representatives to personally contact the borrowers.

4. As part of Ocwen's regular course of business, representatives are employed to contact borrowers who have defaulted on their mortgage loans. The purpose of these contacts is to gather information regarding the reason(s) for the missed payments; to attempt to assist the borrowers with making payments and bringing their accounts current; and to generally collect amounts owed under the mortgage loans. As part of this ordinary course of business, the representatives contemporaneously record their contacts with the borrowers, including a summary of the substance of any information received from the borrowers and comments about their communications with the borrowers. It is Ocwen's regular practice to keep such records in the ordinary course of a regularly conducted business activity.

5. I have personally examined the electronic records of Ocwen created and maintained as described in Paragraph 4 with regard to the Plaintiff's mortgage loan secured by the real property located at 82 Cobb Lane, Scituate, Massachusetts (the "Property"). Attached hereto as Exhibit 1 is a true and accurate printout of a portion of the electronic records relating to the Plaintiff's account from the date of her initial default, i.e., September, 2014, until the date of the foreclosure sale, i.e., July 21, 2016 ("Comments Log").

6. On Exhibit 1, there is an entry dated 2/4/2016 recording that a certified letter was manually requested. This request was sent to Ocwen's vendor who confirmed that the letter was sent. This is evidenced by an entry dated 2/8/2016 in the Comments Log stating that the HUD Face-to-Face was mailed to the Plaintiff on 2/5/2016. The 2/8/2016 entry identifies that the HUD Face-to-Face Letter included the certified mailing number 9314810011700852918297. Based on my knowledge of Ocwen's procedures and protocols, this entry refers to a form letter that is sent

to borrowers pursuant to 24 C.F.R. § 203.604 advising defaulted borrowers of the opportunity to have a face-to-face meeting to discuss available loss mitigation options to avoid foreclosure.

7. Attached hereto as Exhibit 2 is a true and accurate copy of that HUD Face-to Face Letter sent to Plaintiff on February 5, 2016.

8. Based on my knowledge of Ocwen's procedures, the existence of this letter in Ocwen's system, along with the two entries in the Comments Log stating that the letter was requested and mailed to the Plaintiff, indicates that the letter was in fact mailed by United States Postal Service certified mail to the Plaintiff.

9. Based on my knowledge of Ocwen's regular servicing procedures by which a HUD Face-to-Face letter is mailed, once a letter is requested (either automatically or manually) the request is sent to Ocwen's vendor, which then provides Ocwen with confirmation once the HUD Face-to-Face letter is mailed via USPS to the borrower. This procedure has been followed consistently by Ocwen and was followed in February, 2016. There is nothing in the records that indicates that Ocwen's procedure was not followed in this case or was deviated from in any way.

10. I am also familiar with Ocwen's procedures and protocols with regard to property visits conducted to comply with 24 C.F.R. § 203.604 advising defaulted borrowers of the opportunity to have a face-to-face meeting to discuss available loss mitigation options to avoid foreclosure.

11. After a request is made for a property visit pursuant to 24 C.F.R. § 203.604, either manually or automatically, Ocwen's vendor visits the property for the purpose of arranging a face-to-face meeting with the defaulted borrower. When a vendor visits the property to comply with 24 C.F.R. § 203.604, the vendor leaves a door hanger at the property, which contains a HUD face-to-face letter advising the defaulted borrower of the opportunity to have a face-to-face

meeting to discuss available loss mitigation options to avoid foreclosure. This procedure has been followed consistently by Ocwen and was followed in February, 2016. There is nothing in the records that indicates that Ocwen's procedure was not followed in this case or was deviated from in any way.

12. Attached hereto as Exhibit 3 are true and accurate copies of the door hanger and HUD Face-to Face Letter enclosed in the hanger that was left at the Plaintiff's Property on February 5, 2016. The completion of the property visit is further evidenced by the presence of a code added to the account, "F2FDoor," which indicates that the door knock was conducted.

13. I have also reviewed Plaintiff's records in Ocwen's systems and I have determined that following her initial default in September, 2014 and the foreclosure sale on or about July 21, 2016, Ocwen reviewed loan modification proposals with respect to the Plaintiff on several occasions after her default. Those modification proposals were unsuccessful, however, because the Plaintiff failed to complete the required information. Moreover, in addition to considering her for modification, Ocwen representatives spoke with Plaintiff or her authorized third party on at least 20 occasions to discuss Plaintiff's mortgage and available loss mitigation options.

SIGNED UNDER THE PAINS AND PENALTIES OF PERJURY THIS 29TH DAY OF
NOVEMBER 2018.



Katherine Ortwerth

EXHIBIT 1

EXHIBIT 2

Ocwen
P.O. BOX 8066
TEMECULA, CA 92589-8066



9314 8100 1170 0852 9182 77

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

Send Payments to:
Ocwen
P.O. Box 8440
Carol Stream, IL 60197-8440

RETURN RECEIPT (ELECTRONIC)

20160205-209

Send Correspondence to:
Ocwen
P.O. Box 24738
West Palm Beach, FL 33416-4738

Josephine B Donahue
Estate of Joseph J Donahue
82 COBB LN
SCITUATE, MA 02066-4623



HUDF2F



Ocwen Loan Servicing, LLC
WWW.OCWEN.COM
Helping Homeowners Is What We Do!

1661 Worthington Road, Suite 100
West Palm Beach, FL 33409
Toll Free: (800) 746-2936

02/05/2016

Sent Via Certified Mail
9314 8100 1170 0852 9182 07
Loan Number: [REDACTED]

Josephine B Donahue
Estate of Joseph J Donahue
82 COBB LN
SCITUATE, MA 02066-4623

Property Address: 82 Cobb Ln
Scituate, MA 02066

IMPORTANT INFORMATION REGARDING YOUR ACCOUNT

OPPORTUNITY FOR FACE-TO-FACE MEETING

Dear Customer(s),

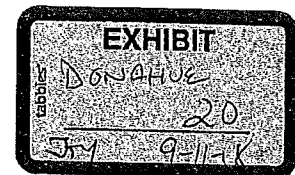
We are writing this letter to inform you that, under the U.S. Department of Housing and Urban Development (HUD) guidelines, you have the opportunity to meet face-to-face with an Ocwen representative in regards to the status of your mortgage loan. At the meeting you will have the chance to discuss your situation and provide the representative with your financial information to help review your loan for available assistance options, including a repayment plan. If you choose to accept our offer to have a face-to-face meeting with one of our team members, please call us at (800) 799-9266 to make an appointment. We are available Monday through Friday 8:30 am to 6:30 pm ET.

You should have previously received letters from Ocwen outlining the delinquency status of your loan which included contact information for assistance and a package for you to complete and return. If you would prefer to return the package, remember that we are just a phone call away to discuss any questions.

Ocwen has many tools to assist you if you are struggling financially. Please call our Customer Care Center at (800) 746-2936. We are available Monday through Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm and Sunday 9:00 am to 9:00 pm ET. Representatives will be available to assist you and can ensure you are aware of all the available options at your disposal.

We are here to help! Leo Chambers has been assigned as your relationship manager and will be your designated representative for resolution, inquiries and submission of documents.

Sincerely,
The Ocwen Loan Servicing HOPE Team
HomeOwnership Preservation Enterprise



NMLS # 1852

HUDF2FM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.

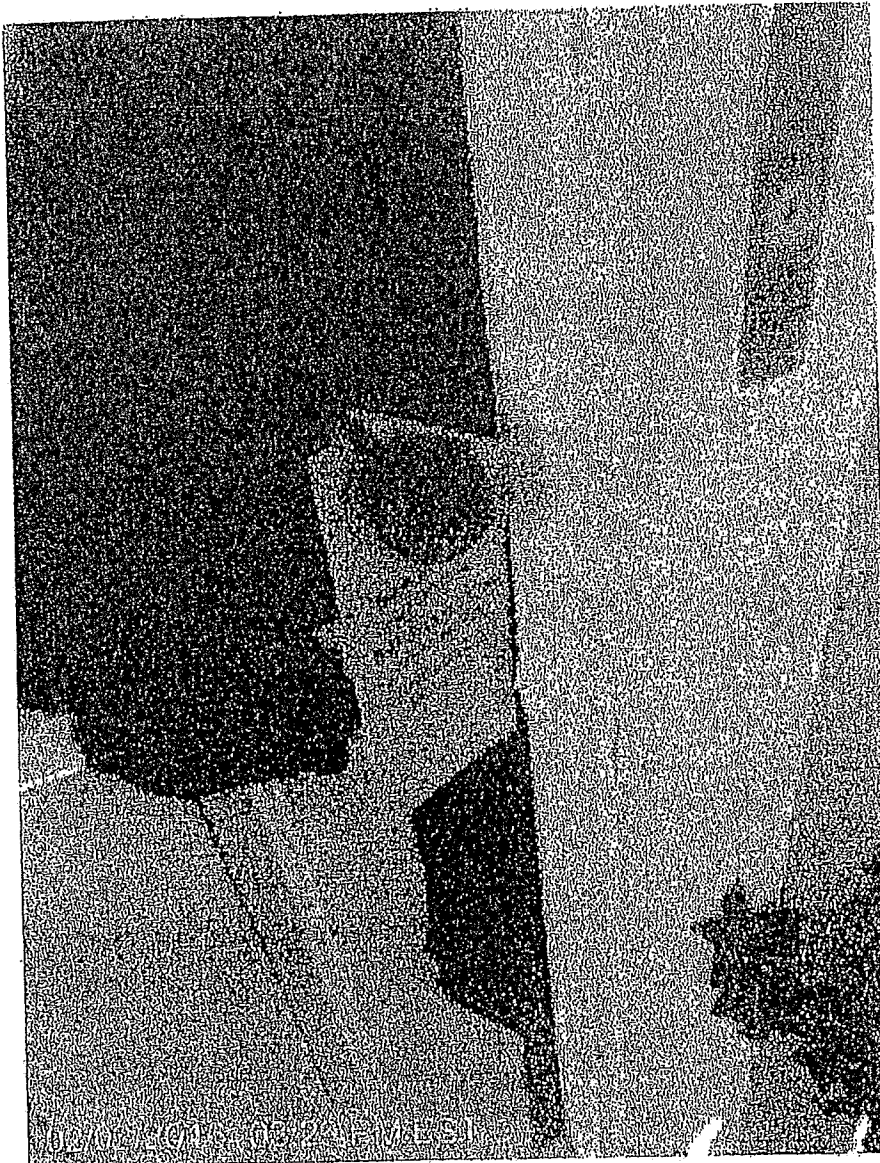
EXHIBIT 3



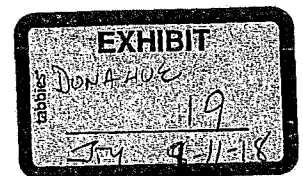
7887 Safeguard Circle
Valley View, OH 44125
Toll Free 800.852.8306
Fax 216.739.2700
www.safeguardproperties.com

Client: OCWEN FINANCIAL CORPORATION
Loan Number: [REDACTED]
Loan Type: FHA (251-417746)

Mortgagor: JOSEPH J DONAHUE
Address: 82 COBB LN
SCITUATE, MA 02066



#2:35 Condition Door Hanger
Order Number: 176028448
Order Category: Inspection
Completed Date: 02/02/2016





OCWEN Loan Servicing, LLC

WWW.OCWEN.COM

Toll Free: (800) 799-9266

Helping Homeowners is What We Do!™

According to HUD regulation § 203.604(b) a mortgagor is eligible to have a face-to-face interview with a representative from the mortgagee on the underlying loan agreement, if there is any interest in discussing available mortgage assistance options or to arrange for a face-to-face interview within 200 miles of the property address; we ask that our office be contacted as soon as possible, toll free at 1-800-799-9266. Thank you.

This communication is from a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, if the debt is part of an active bankruptcy or your personal liability for the debt has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.

DATE ____/____/____

FECHA ____/____/____

IMPORTANT IMPORTANTE

**PLEASE CALL
LLAME POR FAVOR**

NAME / NOMBRE

TELEPHONE NUMBER*
NÚMERO DE TELÉFONO*

PLEASE BE READY TO GIVE YOUR ACCOUNT NUMBER.
POR FAVOR ESTÉ LISTO PARA DAR SU NÚMERO DE CUENTA.

WE ARE EXPECTING YOUR CALL TODAY.
ESPERAMOS SU LLAMADA HOY.

*CALLS ARE RANDOMLY MONITORED & RECORDED TO ENSURE QUALITY SERVICE.
*LA LLAMADA PUEDE SER SUPERVISADA Y GRABADA PARA ASEGURAR LA CALIDAD DEL SERVICIO.

SPI-020-6,05